

FWMA

After Recording Return To:
NATIONSTAR MORTGAGE LLC
350 HIGHLAND DRIVE
LEWISVILLE, TX 75067

This Document Prepared By:
NATIONSTAR MORTGAGE LLC
350 HIGHLAND DRIVE
LEWISVILLE, TX 75067
Steve Safavi

_____[Space Above This Line For Recording Data]_____
Loan No: REDACTED
Original Loan Amount: \$150,000.00

LOAN MODIFICATION AGREEMENT (Providing for Fixed Interest Rate)

This Loan Modification Agreement ("Agreement"), made this ____ day of ____, between LOUISA NICOLUCCI ("Borrower") and NATIONSTAR MORTGAGE LLC, whose address is 350 HIGHLAND DRIVE, LEWISVILLE, TX 75067 ("Lender"), amends and supplements (1) the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument"), and Timely Payment Rewards Rider, if any, dated _____, _____ and recorded in _____, of the Official Records (Name of Records) of _____ County, AZ (County and State, or other Jurisdiction) and (2) the Note, bearing the same date as, and secured by, the Security Instrument, which covers the real and personal property described in the Security Instrument and defined therein as the "Property", located at
7442 EAST CALLE TOLUCA, TUCSON, AZ 85710,
(Property Address)

the real property described being set forth as follows:

In consideration of the mutual promises and agreements exchanged, the parties hereto agree as follows (notwithstanding anything to the contrary contained in the Note or Security Instrument):

1. As of **October 1, 2013**, the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. **\$137,739.53**, consisting of the unpaid amount(s) loaned to Borrower by Lender plus any interest and other amounts capitalized.
2. Borrower promises to pay the Unpaid Principal Balance, plus interest, to the order of Lender.



REDACTED
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LOAN MODIFICATION AGREEMENT—Single Family—Fannie Mae Uniform Instrument
8300a 11/12



REDACTED
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Form 3179 1/01 (rev. 08/12)
(page 1 of 5)

Interest will be charged on the Unpaid Principal Balance at the yearly rate of **4.000%**, from **October 1, 2013**. Borrower promises to make monthly payments of principal and interest of U.S. **\$575.67**, beginning on the **1st** day of **November, 2013**, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. The yearly rate of **4.000%** will remain in effect until principal and interest are paid in full. If on **October 1, 2053** (the "Maturity Date"), Borrower still owes amounts under the Note and the Security Instrument, as amended by this Agreement, Borrower will pay these amounts in full on the Maturity Date.

3. If all or any part of the Property or any interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by the Security Instrument.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which Borrower must pay all sums secured by the Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by the Security Instrument without further notice or demand on Borrower.

4. Borrower also will comply with all other covenants, agreements, and requirements of the Security Instrument, including without limitation, Borrower's covenants and agreements to make all payments of taxes, insurance premiums, assessments, escrow items, impounds, and all other payments that Borrower is obligated to make under the Security Instrument; however, the following terms and provisions are forever canceled, null and void, as of the date specified in paragraph No. 1 above:

- (a) all terms and provisions of the Note and Security Instrument (if any) providing for, implementing, or relating to, any change or adjustment in the rate of interest payable under the Note, including, where applicable, the Timely Payment Rewards rate reduction, as described in paragraph 1 of the Timely Payment Rewards Addendum to Note and paragraph A.1. of the Timely Payment Rewards Rider. By executing this Agreement, Borrower waives any Timely Payment Rewards rate reduction to which Borrower may have otherwise been entitled; and
- (b) all terms and provisions of any adjustable rate rider, or Timely Payment Rewards Rider, where applicable, or other instrument or document that is affixed to, wholly or partially incorporated into, or is part of, the Note or Security Instrument and that contains any such terms and provisions as those referred to in (a) above.

5. Borrower understands and agrees that:

- (a) All the rights and remedies, stipulations, and conditions contained in the Security Instrument relating to default in the making of payments under the Security Instrument shall also apply to default in the making of the modified payments hereunder.



★
LOAN MODIFICATION AGREEMENT—Single Family—Fannie Mae Uniform Instrument
8300a 11/12



★
Form 3179 1/01 (rev. 06/12)
(page 2 of 5)

- (b) All covenants, agreements, stipulations, and conditions in the Note and Security Instrument shall be and remain in full force and effect, except as herein modified, and none of the Borrower's obligations or liabilities under the Note and Security Instrument shall be diminished or released by any provisions hereof, nor shall this Agreement in any way impair, diminish, or affect any of Lender's rights under or remedies on the Note and Security Instrument, whether such rights or remedies arise thereunder or by operation of law. Also, all rights of recourse to which Lender is presently entitled against any property or any other persons in any way obligated for, or liable on, the Note and Security Instrument are expressly reserved by Lender.
 - (c) Nothing in this Agreement shall be understood or construed to be a satisfaction or release in whole or in part of the Note and Security Instrument.
 - (d) All costs and expenses incurred by Lender in connection with this Agreement, including recording fees, title examination, and attorney's fees, shall be paid by the Borrower and shall be secured by the Security Instrument, unless stipulated otherwise by Lender.
 - (e) Borrower agrees to make and execute such other documents or papers as may be necessary or required to effectuate the terms and conditions of this Agreement which, if approved and accepted by Lender, shall bind and inure to the heirs, executors, administrators, and assigns of the Borrower.
6. In the event that I was discharged in a Chapter 7 bankruptcy proceeding subsequent to the execution of the loan documents and did not reaffirm the mortgage debt under applicable law, Lender agrees that I will not have personal liability on the debt pursuant to this Agreement.
7. By this paragraph, Lender is notifying Borrower that any prior waiver by Lender of Borrower's obligation to pay to Lender Funds for any or all Escrow Items is hereby revoked, and Borrower has been advised of the amount needed to fully fund the Escrow Items.



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LOAN MODIFICATION AGREEMENT—Single Family—Fannie Mae Uniform Instrument
8300a 11/12



★
REDACTED
Form 3179 1/01 (rev. 06/12)
(page 3 of 5)

In Witness Whereof, the Lender and I have executed this Agreement.

Louisa Nicolucci (Seal)
LOUISA NICOLUCCI -Borrower

_____[Space Below This Line For Acknowledgments]_____
State of Arizona

County of Pima

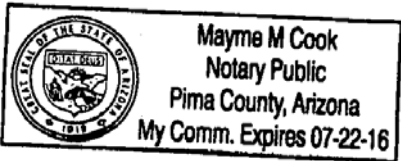
The foregoing instrument was acknowledged before me this Oct. 23. 2013 (Date)

by Louisa Nicolucci
_____(Name of Person(s) Acknowledged).

Mayme M Cook
(Signature of person taking acknowledgment)

Personal banker
(Title or rank)

3176063
(Serial number, If any)
My commission expires : July 22. 2016



★ REDACTED ★
LOAN MODIFICATION AGREEMENT—Single Family—Fannie Mae Uniform Instrument
8300a 11/12



★ REDACTED ★
Form 3179 1/01 (rev. 08/12)
(page 4 of 5)

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• *Leptocarpus* sp.

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2011-2012

4/11/2014

1. *Chlorophyll a* and *Chlorophyll b* were determined by the method of Lichtenthal and Whistler (1973).

3/24/2014

SECRET

NATIONSTAR MORTGAGE LLC

By: K Moore (Seal) - Lender
Name: Krista Moore
Title: Assistant Secretary
10-30-13
Date of Lender's Signature
[Space Below This Line For Acknowledgments]

State of Texas
County of Dallas

The foregoing instrument was acknowledged before me this 10/30/13 (Date)
by Krista Moore, the Assistant Secretary of
Nationstar Mortgage LLC (Name of Person(s) Acknowledged).

[Signature]
(Signature of person taking acknowledgment)

Notary Public
(Title or rank)

(Serial number, if any)



★ REDACTED ★
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Form 3179 1/01 (rev. 08/12)
(page 5 of 5)